

FIFTH ANNIVERSARY

OF

The Merchants Fund,

FEBRUARY 22, 1859.

WITH THE

REPORT OF THE BOARD OF MANAGERS,

AND

THE ADDRESSES

OF

WILLIAM WELSH, ESQ. AND HON. ALEXANDER HENRY

AND

REV. A. H. VINTON, D. D.

PHILADELPHIA:

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1859.

The Fifth Anniversary of the Society was celebrated at the Musical Fund Hall, February 22, 1859, upon which occasion the Addresses which follow the Report of the Managers were delivered respectively by WILLIAM WELSH, Esq., HON. ALEXANDER HENRY, and REV. A. H. VINTON, D. D.

THE MERCHANTS FUND was incorporated by the Legislature of Pennsylvania, January 29, 1854. Its benign object is defined in the second Article of its Charter—"To furnish relief to indigent Merchants of the City of Philadelphia, especially such as are aged or infirm."

The affairs of the Association are under the direction of a Board of Officers and Managers, annually elected by the members.

LIFE MEMBERSHIPS are constituted by the payment of Fifty Dollars.

ANNUAL MEMBERSHIP Five Dollars per annum.

Subscriptions and donations received by WILLIAM C. LUDWIG, Treasurer, No. 28 North Third Street.

FORM OF BEQUEST OF PERSONAL ESTATE.

I give and bequeath to the MERCHANTS FUND, of the City of Philadelphia,
to be paid to the Treasurer of said Society,
for the general purposes thereof.

DEVISE OF REAL ESTATE.

I give and bequeath to the MERCHANTS FUND, of the City of Philadelphia,
all that and appurtenances, to be
held by the said Merchants Fund and their successors and assigns forever.

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REPORT.

Although the history of another year of our Society presents no new features in the character of its operations, the return of the anniversary, which thus assembles its patrons, should not be regarded with diminished interest. If reports of successive years bring to us, as all the past have done, the clearest evidence of the happy workings of this plan of beneficence,—if the name of the Merchants Fund sounds gratefully in the ears of many, once respected members of our profession, to whom it has brought solace and relief, now that affliction presses severely and sadly upon them,—if it still holds forth its proffers of aid to others who may need its bounty,—these annual assemblages may well be occasions of congratulation upon results which assure us of the realization of our hopes.

At the date of the previous report thirteen beneficiaries were under the care of the Association. Of the number three have since deceased. One of these, who for a long series of years was actively engaged in business in our city, had reached the great age of eighty-eight years. There remain only ten who

now receive regular appropriations from the fund. They are all most deserving of relief. It is interesting to know, that in cases where there is any ability left for exertion, no effort is spared on the part of these respectable men to render themselves independent of the aid of this Society. The delicacy manifested in the reception of your bounty, and the emotions with which their gratitude is expressed for relief so greatly needed, are touching indications of the recollections of former days. It is not alone, nor, in many cases, chiefly, the pecuniary relief which is most valued; the knowledge that they have the sympathy and respect of their former associates does much more to sustain them under their accumulated burdens. In a world where misfortune is too often treated as a crime, only those who are placed in like circumstances can fully appreciate what such a consolation is worth.

During the past year, the relief appropriations have amounted to \$1,367 50. Although these benefactions have been so limited, they were sufficient to preserve the parties from want. In some cases the Committee would gladly have increased the sum, but for the scanty means at their disposal.

The present number of members of the Association is FIVE HUNDRED AND FIVE, of whom ninety-three are Life, and four hundred and twelve Annual contributors. We are gratified to state that, notwithstanding the late mercantile reverses and general stagnation of business, there have been but seven withdrawals from membership, excepting upon removals from the city; although from these causes there has been a diminution in the receipts.

From the report of the Treasurer, W. C. Ludwig, Esq., herewith submitted, it appears that the receipts from all sources have

been \$3,975 85, and the disbursements \$1,604 37, leaving a balance in the treasury of \$2 374.48, which will be needed to meet appropriations payable before the collection of this year's dues. It will be perceived that the legacy of the late Elliott Cresson, Esq., has at length been realized. The payment of this amount, in consequence of informality in the terms of the bequest, was the subject of a severe and protracted legal contest; and, for its successful issue, we are greatly indebted to the ability and untiring zeal of Benjamin Gerhard, Esq., who has declined all recompense for his valuable services on the occasion.

With a view to husband the resources of the Society, and, at least, to provide a nucleus of a fund to secure the permanency of a charity, whose benignant character each year more fully discloses, it has been deemed advisable to invest the life subscriptions and larger donations; using only their income and the annual subscriptions for current disbursements, unless more should be required by the wants of our beneficiaries.

The present investments are as follows:—

City six per cent. loan,	-	-	-	-	-	-	\$1,200
Do. do.	-	-	-	-	-	-	1,500
							<hr/>
							\$2,700

In reference to the future prospects of the Society, the managers sensibly feel that their reliance for the extension of its usefulness must be upon those members of the mercantile community who can justly appreciate the necessity and importance of such an institution, and whose charities are less the offspring of impulse than of principle and thoughtful consideration. While this is true of other institutions of benevolence, it is especially

so of this, from the manner in which its aid is dispensed; the gifts are in secret, and the names and circumstances of the recipients known only to a small committee.

In the outset of our undertaking, two plans for conducting its operations were proposed—one, an establishment in town or country, where the objects of the bounty of this society, in imitation of the retreats established for the indigent members of some of the guilds of Europe, should be gathered and supported. Whatever advantages such an institution might be supposed to offer in particular instances, or in a state of society widely differing from our own, it was felt that it would entirely fail of reaching the class of cases most strongly entitled to our sympathy, and to whose relief the Merchants Fund is especially consecrated. With great unanimity, it was resolved to adopt the present system of affording aid, as needed, to the beneficiaries at their own homes, and in strictest confidence.

Upon this plan the Society has acted; and the results have proved its wise and happy adaptation to all the circumstances of the case. It is an important point, that in no other way could the same amount of relief be extended at so little expense. The instances are rare, where the party is wholly without help from some relative or friend, even if through infirmity or age he is no longer capable of exertion; so that, in general, the assistance of the fund is only required to supply the moderate deficiency in the means of his support.

But there is a consideration of greater interest. In the way in which the Society bestows its benefits, it exacts no sacrifice of self-respect as the price of its bounty, nor inflicts a single wound upon the most sensitive heart. The recipient is left at his own home and among his own kindred, and the gifts of his

brethren, thus privately bestowed, may be regarded as a tribute of respect for his sorrows.

The Managers would again commend this institution to the confidence and support of the Merchants of Philadelphia. At no period in its history, has its importance been more clearly manifested. Its whole influence is for good; and the developments of each succeeding year more fully confirm its title to a place among the noblest charities of our city.

JOHN M. ATWOOD,
President.

January 18th, 1859.

WILLIAM C. LUDWIG, Treasurer, in account with the MERCHANTS' FUND.

Dr.		Cr.	
To balance due, as per last annual report,	\$1,039 32	By Cash paid orders of Executive Committee, from 129 to 158, inclusive, -	\$1,367 50
" Cash received for dues from members,	1,755 00	" Cash paid commissions for collecting dues, - - - - -	67 25
" Cash received for interest on investments, - - - - -	231 53	" Cash paid for advertising, - - - - -	22 90
" Cash received for legacy from estate of E. Cresson, - - - - -	950 00	" Cash paid for stationery, printing, &c., -	34 02
		" Cash paid for printing annual report, -	49 00
		" Cash paid for filling up certificates of membership, &c., - - - - -	13 70
		" Cash paid for one year's rent of room, -	50 00
		" Balance on hand this day, - - -	2,371 48
			<hr/>
			\$3,975 85
TOTAL ASSETS OF THE FUND.			
One 6 per cent. City Loan,	\$1,200 00		
One 6 " "	1,500 00		
Cash on hand, - - - - -	2,371 48		
	<hr/>		
	\$5,071 48		

The Committee appointed to audit the account of the Treasurer, report that they have carefully examined his account and vouchers, and find the same correct.

Philad'a, Jan. 18, 1859.

JAMES B. MCFARLAND, } Committee.
THOS. F. BRADY, }

ADDRESS OF WILLIAM WELSH, ESQ.

We meet to-night as friends of the Merchant's Fund; and that we may befriend this Association wisely, let us consider its claims carefully.

Two questions naturally arise—first, what is the Merchant—and second, why is a fund of sympathy and support necessary for him. To the first question, the man of a sensual mind would respond, that a Merchant is an agent for distributing the luxuries of life; but, if you ask one whose soul is lit with wisdom from on high, he might reply, that the American Merchant bears a relation to mankind very similar to that of the heart to man. The human heart, by its inherent vital force, sends its tiny barques laden with their freight of life through every channel; exchanging commodities in the entire circuit of this inner world, stimulating growth, then nourishing it and ever intelligently obeying the great commercial law of supply and demand. It works cordially and genially, for the heart is viewed as the great agent for awakening and fostering that higher law of love, by which man is bound to his fellow man, and all mankind to God.

Just so the Merchant, for the Creator of all things certifies His will in the unequal and diverse products of earth and the similar requirements and tastes of civilized man; thus making

him feel his dependence upon his fellow, and, by the kindly intercourse needful for mercantile success, awakening and cultivating brotherly love. Man's threefold nature demands this commerce, if he is to ascend to the higher forms of life; for his physical structure needs varied food to induce its finest developments; his mind could not expand fully if forced to depend entirely upon its own ideas; and his moral nature for its controlling force, seems to require both physical and mental developments. All history testifies that commerce has ever been the precursor of civilization: call up your historical reading, allow it now to pass in review before your minds, and I feel sure that you will assent to this statement. It is possible that some who have not studied the subject carefully may think that Japan will furnish a contradiction; yet, on a close examination it will afford a confirmation of it. Japan was known to have had restricted commercial relations with other countries, hundreds of years before this new world was ever dreamed of; indeed Dr. Hawkes, in his History of Perry's Expedition, assures us that America was discovered by Christopher Columbus in his search for the Island of Japan, described by Marco Polo, two hundred years before. It was very rich and populous before the white man set his foot upon this land; and now, even the small part of America occupied by these United States, has thirty millions of inhabitants, equalling the highest estimate for the Japan Islands, and that ancient nation, having opened her ports first to our commerce, is actually pleading with us to indoctrinate her people with our higher forms of civilization;—a strange coincidence.

One of the last pleaders for the Merchant's Fund has just gladdened Christendom by obtaining from the Emperor of China the first formal recognition of the Christian Religion, with the authority to both Missionary and Merchant, to visit every part of that nation with its three hundred millions of inhabitants. The Chinese Commissioner at his first interview was willing to authorize the Missionaries to move freely through the land stating that the Emperor knew *them* to be good men; but Mr.

Reed successfully contended that Christian Commerce should accompany Gospel light ; and his position was just, for without illustrations of the ennobling influence of the Christian Religion, the Missionary will fail to induce the adherents of a false religion to consider the superior claims of the true. God has always been willing to testify to the power and value of His truth : Judaism was certified to by constant miracles ; even the Red Sea was opened to afford the Jews a pathway, and they were enriched by the spoils of Egypt. Christianity, when first established, was not asked to await the slow processes of natural development, but most of those who then embraced it, were enabled by miracles to certify at once that God was with them of a truth. Can we censure the adherents of false religions now for demanding a sign ? no, for it accords with the very revelation we place in their hands ; they are right in making this demand, and we must be prepared to meet it ; hence the importance of every association calculated to cultivate the morals of commercial men. Thank God we are even now able in part to meet this demand ; for we can exhibit His blessing upon the two great commercial nations of the earth, because they are striving by their Week-day and Sunday Schools, to cultivate the moral and mental powers of each child, and furnishing them with the open Bible as their rule of life. In England and America, the noblest minds both clerical and lay are thoroughly aroused to the importance of this work, and are fully engaged, at great personal sacrifice in carrying it out. One illustration of this, may be seen in the Rev. Dr. Bethune's recent address at the funeral of the Hon. Benjamin F. Butler. He stated, that on visiting Washington when Mr. Butler was Attorney General of the United States, he found him spending his Sunday afternoons in giving religious instruction to a class of poor boys ; the highest law-officer was thus humbly using his noblest powers. Recent letters from Bishop Potter, the very last speaker at the public anniversary of this association, inform us that very many of the noblest men in England are now engaged in similar work.

If you ask what sign is God giving to these nations that open so freely His revelation to the young and to the poor, I answer that He has not only made a path through the Red Sea and enriched them with the spoils of Egypt, but that He has opened to them every ocean and navigable sea on the face of the globe, and that He has enriched them in ways that they dreamed not of. The commerce of the world is now in possession of England and America, each nation having about the same amount of available tonnage of merchant vessels, more than ten millions of tons in all; indeed on the ocean they have no competitors. They were abundantly satisfied with God's blessing on their agriculture, commerce and manufactures; but He has recently testified his favor by revealing to them the gold of California and Australia, which he had been preparing for centuries. This harvest gives to each nation about seventy millions of dollars of gold per annum; being about four-fifths of all that is known to be collected on the earth. In addition to this they have most of the available coal and iron, increasing their physical force a thousand fold.

The manufactures and literature of England and America are now in contact with the chief part of this earth's inhabitants; and men everywhere are asking how so small an Island and so young a nation can wield such a mighty influence.*

Even the Pacha of old Egypt, after recently seeing the wonders of an American locomotive, exclaimed like a true Mussulman, "God is great," but like an observant man he added, "the Yankee is almost perfection."

*The Hon. William B. Reed in a recent letter, stated that at Tiensen he saw paraded as an attractive sign in most of the shops, the stamps that had been taken from cotton cloths, made at Lowell, Massachusetts.

An intelligent officer who accompanied Perry's Expedition, testifies that many of these Japanese were more conversant with the Institutions of the United States, than a similar class of men in many parts of England.

If God is thus blessing these two nations, is there any corresponding improvement in the mercantile class. My own observation extends back little more than thirty years, when my commercial career commenced; then Christians were a feeble folk, with very little apparent influence; indeed, religion was thought to be a positive hindrance to worldly prosperity. Slowly but surely I have seen Christians, and those who uphold Christianity, rise in position and prosperity, until they occupy most of the centres of influence. As this is but the testimony of an individual, I thought it best to prepare a more thorough test of mercantile probity; therefore I obtained from the Presidents of our three largest banks, a statement of the discounts and deposits in these institutions for the last ten years, including of course, the autumn of 1857, the period of the memorable financial tornado.

I selected the Philadelphia, Farmers' and Mechanics', and North America Banks, because their transactions were large; not supposing that their losses were any less than those of other well conducted institutions; for the noble officers of these banks sympathized deeply with their customers in times of trouble, and in their efforts to sustain them, were forced to take a full share of mercantile hazards.

As the nature of the discounting business of a bank is not understood by many who hear me, I will explain it.

The purchaser of merchandise usually asks the privilege of paying for it at a future time; and a credit of three, six, and (I am sorry to say) sometimes of ten and even twelve months is granted to him; the buyer taking away the thing of value and giving to the seller a small piece of paper, on which he writes a promise to make payment at the period agreed upon. These scraps of paper, of no intrinsic value, are generally taken to the banks, and the managers of these institutions actually give out gold and silver for them, after deducting interest for the time the note has to run, at the rate of six per cent. per annum. Our banks, having often double the amount of their capital

invested in this seemingly uncertain security, are frequently viewed as unsafe institutions. Now the statement I asked for and obtained was an official return of the amount of money loaned in the last ten years on these mereantile promises to pay, called notes or drafts, and the extent of losses to the banks by failures to redeem these promises, and by frauds.

The money thus loaned amounted to three hundred and ninety-seven millions of dollars, and the losses scarcely reached fifty-six thousand dollars, a percentage so small that I will not tax you to calculate it, or ask you to remember it if I name it to you; but to impress it upon your minds, I will give you a double illustration of it.

When notes were paid with less punctuality than they now are, banking institutions charged interest on the day they loaned the money, and on that on which it was to be returned; that custom still prevails, but as the notes are now paid with great precision, the money is loaned out again on or before the day of payment; therefore all persons who have notes discounted, pay for one day of extra interest. Now this one day's interest applied to three hundred and ninety-seven millions of dollars, gives sixty-six thousand dollars; thus not only repaying all the losses of these three banks on the notes that they discounted, but giving them ten thousand dollars of profit.

The other illustration is a comparison between the security of this mereantile paper, (so lightly esteemed by many croakers and other desponding ones owing to their low view of mereantile probability,) and the precious metals.

We all view gold and silver as the standards of value and the safest and most indestructible currency. Through the kindness of the officers of the United States Mint, I was enabled to estimate the loss by the abrasion of gold and silver coin, both in this country and in England. This loss, by wear and tear, amounts in ten years to fully the one half of one per cent. on an average, being greater on the smaller coin and less on the larger; and if you apply that percentage to the amount of discounts in the three

banks, it will give you a loss thirty-five times greater than that sustained on mercantile paper; or if you apply it to the amount held at any one time by these banks, it will show that the loss by wear and tear on gold and silver is fully as great as the loss now in well conducted banking institutions on good mercantile notes.

During the same period, fifty-three hundred and ten millions of dollars have been deposited for safe keeping in these banks and drawn out in sums of five dollars and upwards without the loss of one dollar to the depositors; the banks only losing eighteen thousand dollars by counterfeits, forgeries, and intentional and unintentional overdrafts. As the banks have dealings with all the mercantile class, this evidence is conclusive as to a high state of mercantile probity.

A strong illustration and proof of the estimated value of mercantile credit was given eighteen months since when the great financial tornado swept over our land, for then it was mournfully grand to see merchants upholding each other as long as there was any power to bear up against the blast. They resembled some great American forest where tree supports tree, whilst the fury of the gale strips leaf and sprig and limb, so that the most exposed alone are uprooted, and only the thoroughly rotten are broken.

The press, that sensitive test of public opinion, gives abundant testimony to the increasing popularity of moral instruction; for our mercantile newspapers frequently contain more religious intelligence in one day, than thirty years since they dared to insert in three hundred and sixty-five days.

If mercantile probity has reached so high a point, it may be asked why a fund of sympathy and support is necessary for the merchant. The reply is, that the merchant has trials and temptations peculiar to his occupation, demanding just such an Association as that of the Merchants Fund to aid in the high moral development necessary to enable him rightly to perform his important duties.

Competition is the life of trade; it stimulates to improvement in every department, producing our ships, unrivalled in fleetness; our internal improvements, gigantic in proportion to our capital; and our stores, superior in size, taste and finish, to many of the European palaces—indeed, it is the very genius of America. But if competition is not guarded and restrained, it will produce envy, hatred and malice. This Association should have a most beneficial influence, for it is composed of men competing in the same, or in a similar business, banded together to sustain the feeble and to raise the falling; or to sympathize with and comfort them if unable to rise again. In days of chivalry if the victorious knight sprang from his horse to relieve a fallen competitor, heedless of the proffered chaplet or the loud applause, he wove for himself an immortal wreath; so let us honor the members of this league in their efforts to soothe and support even those who by recklessness have caused them much loss.

As the property of the merchant is of necessity often committed to agents beyond the reach of personal supervision, as it must also be intrusted to the winds and waves, there is unavoidably much hazard and great anxiety; therefore the members of this benevolent Association often have it in their power to relieve the troubled mind from corroding cares which might otherwise drive it to insanity or to suicide. Even when reason has yielded her sway the Merchants Fund has placed the sufferer in our unrivalled Insane Hospital, defraying his expenses until he came forth perfectly restored.

When loss after loss becomes known to the merchant until it is doubtful whether he can pay his debts without beggaring his family, then the tempter shows his power in trying to drag down his victim so low that he will never be able to rise again in self-respect, or in the esteem of his fellows. See the poor creature walking his room night after night almost distracted, the arch fiend even quoting this scripture to him: "If any man provide not for his own and specially for those of his own house, he hath

denied the faith and is worse than an infidel." Mortal man unaided cannot resist such a trial when in the presence of a delicate wife and dependent children. In the day time he assures his creditors that all is and shall ever be theirs; but afterwards a real or supposed case of harshness on the part of some creditor affords a seeming justification for yielding to a temptation from which man can scarcely ever rise again. Just as the conscience is almost lulled to sleep or overcome by sophistry, if this wretched man is brought in contact with some sympathizing officer of this benevolent association, then the thought of a Merchants Fund of support to the honorable, brings new light to his mind and strength to his moral nature. He stands erect and resolves that by God's help he will not blast or even sully his own soul. Is not *this* a noble charity?

Some here may think this sketch extravagant, especially if they are free from strong emotions, but I have before my mind one man who certified to the power of temptation, and he was a man of great experience, having been in most of the jails in England—even to Botany Bay. I saw him at our State Prison in this city, when the brother of the present English Ambassador to China, asked him if after the great moral force he had gained by the peculiar advantages of our system of reform, he was not prepared to say that he would never steal again. The robust Englishman looked serious and said, "Sir, no man has any right to say that, for *he* only knows the power of temptation, who has been brought under its influence at the moment of his greatest weakness. To boast is folly, but I can say that I think I will not yield again, and by God's help I will stand."

Tender sympathy for the unfortunate induces the Merchants Fund Association to hang a veil before those who are aided, that we may not recognize persons, but it allows us to see the results through its folds so as to move us by its deeds of charity. Many a noble merchant in his old age or feebleness has been kept by it from beggary or from systematic borrowing, so de-

structive to morals; and his wife and children from occupations either life or soul destroying.

The Merchants Fund asks not for an immense endowment; but it needs a sufficient invested fund to give it permanency and assure the officers that they will be sustained in their great work. Those who cannot give largely can aid by an annual subscription.

ADDRESS OF HON. ALEXANDER HENRY.

MR. PRESIDENT :—LADIES AND GENTLEMEN :—

While listening to the Speaker who has preceded me, I have realized the force of the remark made upon a former Anniversary occasion, by the revered Bishop Potter, that “there are none who can plead the cause of this Association so well as Merchants themselves.” If those belonging to other professions have this evening enlisted for its behalf, it is rather to manifest a common appreciation of its beneficent purpose than to expatiate upon its results.

The Merchants Fund is the offspring of that systematic benevolence which characterizes the present age. The last fifty years, have accomplished greater practical developments, both of the principles which underlie our social relations, and of the laws which govern the physical world than any similar period. There had been in previous ages, Galileos who refuted the error that would hold the planetary orbs motionless in the heavens, there had been Newtons who demonstrated the attraction that binds together the atoms of Creation—as there were Howards who dispelled the cruelty which darkened the prisoner’s cell, and Wilberforces who proclaimed the affinity which should unite the whole brotherhood of man. But the former furnished themes

only for the curious speculation of sages—and the latter discouraged imitation by the very grandeur of their moral heroism.

The day of mere theories, whether physical or social, has passed away. Science is no longer shut up in the cloister, or in the school. It has diffused its revealed truths through every department of human industry. It has compelled the forces of nature, the most subtle as well as the most simple, to yield to the control of man—and under his art to produce results which outdo the most visionary projects that were ever bred by his imagination.

Benevolence too is no longer limited to the direct behests of religion, or to the instinctive relief of the misery that meets our sight—but through its numerous organizations and agencies it unites the aim, it concentrates the impulses of sympathy, and it thus acquires a potency such as no individual effort could ever attain a comprehensiveness of compassion never dreamed of by the good Samaritan, when unhelpt of others he poured oil and wine into his neighbor's wounds.

It is combined benevolence that has established on every side the Asylums for orphaned childhood—for widowed age—for the sick—the maimed—the speechless—the sightless—and for them whose intelligence an infinite Wisdom has enfeebled or overthrown.

It is combined benevolence that has pervaded the extended fields of human suffering and want, with channels of mercy that ever widen as their tributary supplies well up from the fountains of human sympathy—and which pour forth their gladdening virtues with an efficacy that could never be produced by the scattered drops of passing charity.

The objects of this Association, designed “for the relief of indigent merchants of Philadelphia, especially such as are aged or infirm,” suggest a comparison between two classes of the mercantile community—the prosperous and the unfortunate.

It would be a grateful theme to sketch the career of the upright high-minded merchant, from the outset of his business until

his exertions have been recompensed with success—to note the assiduous devotion to his pursuit—his liberal enterprise—his wise adventure—his careful shunning of visionary schemes—his exact fulfilment of each engagement—and the sterling integrity that guides his every action ; and when his riches have been amassed, to portray him dispensing them with open hand—adorning his home with the elegancies of life and with the refinements of art—contributing to the advancement of learning—engaging in the associations of charity—and devoting his time and means, and talents to promote the highest welfare of his fellow man.

It might be more appropriate to this occasion to depict the merchant, who, in the reverses of trade, whether by successive mis-adventure, or by some unforeboded commercial crisis, has been made hopelessly insolvent of all else than honor—the only possession, which when once lost, can never be perfectly regained—to mark the fortitude with which such a man meets adversity—the integrity with which he relinquishes the property he can no longer call his own ; to follow him in the early hour of calamity and ruin, from his counting house to his home—but no—the veil must not be uplifted from that sanctuary—the distress which befalls the loved ones around the family hearth, the desolation which saddens its cherished ties, should not undergo the gaze, however sympathizing, of the stranger.

But all must be able to point out honored examples of the merchant, on the full tide of prosperity, and in the rich fruition of success—while the recent annals of commerce afford sad instances of the uncertainty of its pursuits, and of the chastening of its misfortunes.

An Association whose bounty is bestowed only upon the indigent merchant, gives rise to the inquiry whether the merchant's calling prefers special claims to the consideration of his fellow men, or in other words, what are the obligations of society to the pursuits of commerce. But the field of investigation which would thus be opened, is too extensive to admit of even the most

cursory survey upon this occasion. It embraces the records of civilization from its earliest dawn to the present time—the rise and growth of cities and republics—the encouragement of maritime adventure—the discoveries of science—the advancement of the arts—the promotion of agriculture and manufactures—and the other countless elements that are interlinked with the progress of our race. There is, however, one incontestable, unmeasured obligation which society owes to the influence of trade. In all periods of the world, commerce has tended more powerfully than any other human institution to call forth and nurture the spirit of civil liberty. Without pausing to recur to the influence which it has thus exercised in different eras over the destinies of the nations of the old world, we may, on this the birthday of Washington, advert with gratitude to the ardent zeal and the eminent services of American merchants in behalf of freedom during the contest of the Revolution.

The unnatural restrictions thrown around our colonial trade and the odious exactions by which it was oppressed, served to plant the germ of resistance to the tyranny of the mother country, and stimulated its rapid growth. When the earnest remonstrances of the American people failed to remove the duty, which, after all other imposts had been abolished, England persisted in demanding upon the importation of tea, it was the constancy of the merchants of New York and Philadelphia that sent back, unladen, the ships which brought that proscribed luxury to their ports. It was the resolute patriotism of the merchants of Boston that emptied into its harbor the tea that was forced upon them, not for the sake of revenue to the exchequer of a despot, but to coerce abject submission to the payment of taxes, unaccompanied by the right of political representation.

Among the signers of the Declaration of Independence eleven merchants have enrolled their names. It was a Boston merchant who first presided over the deliberations of the Continental Congress. It was a Charleston merchant who succeeded to that eminent position. It was a Philadelphia merchant who watched

over and nursed our national resources during the Revolution. In one of the darkest hours of peril, when the hosts of Cornwallis threatened this city, they were merchants of Philadelphia who pledged their property and credit to supply provisions for the army of Washington. And when, one year later, the watchmen, as they cried the hours of night through the streets of Philadelphia, sang forth the unlooked for news, "Cornwallis is taken," how soothing must have been its lullaby to the pillows of those merchant patriots.

The liberality of sentiment and of purse which distinguished the merchants of the Revolution, has always obtained amongst those who are engaged in commercial pursuits. It is the natural consequence of the reach and magnitude of the transactions in which merchants are constantly engaged, and of the comparative facility with which their wealth is oftentimes accumulated.

But when those who in the career of trade have been used to deal with untold sums, are at last left without the petty means of comfort—when the commercial schemes that have spanned continents are replaced by anxious thoughts for to-morrow's bread—is there not a peculiar claim to kindly solace, to generous assistance.

And who more fitly shall hold the cup of alleviation to the lips parched by life's fitful fever, than they who may themselves have occasion to long for its refreshing draughts.

ADDRESS OF REV. DR. A. H. VINTON.

MR. PRESIDENT AND GENTLEMEN AND LADIES.—The remark of Bishop Potter, quoted by my friend who has just taken his seat, strikes me as a very just one. “The advocate of the Merchant’s Fund Association should be himself a merchant,” says the Bishop. Yet after what we have just listened to, I think we are ready to admit of an exception to the rule. We will all agree that when the advocate is, like our Mayor, both son and grand-son of a merchant, he is “to the manor born,” and that in such a case as in this very case, the substitute may prove fully equal to the principal.

I stand before you with no such qualifications, and cannot speak experimentally upon any topic connected with the subject. I approach it from the outside, and must speak only as becomes that position. And that which first strikes an observer from without, is the title of the Association, which suggests the inquiry—“what connection is there between the Merchant and a Poverty Fund?”

There are indeed other and strong points of interest in the Association; for it is a charity, and so appeals to the common sympathies of our manhood, and then it is a fraternal charity, and so addresses the clannish or class feeling which is begotten of our social instincts. But my thoughts on the subject have been suggested by the seeming self-contradiction of the title.

The Merchants Charitable Fund! That is, relief for the merchant when he is reduced, decayed and poverty stricken. Now we are not apt to associate the merchant's calling with any such position as this.

The two ideas seem to belong to the opposite poles of thought.

The merchant is usually the giver rather than the receiver—the great dispenser of wealth to all besides. How can it be, then, that there is a special institution designed to relieve the poverty of this very class?

Wide as is this seeming antagonism of ideas, it may be reconciled. Let me dwell for a moment longer on the antagonism, and then endeavor to exhibit the true and natural connection of these ideas as they are embodied and represented in this Society.

First, then, there is something in the merchant's name and calling, more imposing, perhaps, than belongs to any other avocation that is purely secular.

It is true that "merchandise" in its simple definition, is but the exchange of commodities, and may therefore be transacted in an inferior way, and in very small measure. But the scale is an ascending one, and as that exchange is enlarged, merchandise takes on the power and dignity of what is called commerce. The merchant, therefore—the ideal merchant—the merchant as a representative man, stands forth as the embodiment of all the mighty interests and powers of commerce. And the interests and influences of commerce are world-wide, bounded only by the horizon. It subsidizes the sea, and imposes its levy upon the earth, climbs, and delves and dives. It reaches far off lands and begets communication and intercommunication amongst the most distant people, penetrates every penetrable part of the globe, girdles the earth like an equator, and even aspires to hoist its flag on the very pole itself. Ships, caravans, locomotives, what are they all but so many ever-flying shuttles by which commerce weaves around the world a grand net-work of fraternity and mutual interest.

And it does more than this, for the barter of commodities is

equally an exchange of thought. Every cord in the grand network vibrates with intelligence, and telegraphs ideas from one end of the world to the other, so that commerce becomes the great civilizer of mankind.

This is a power which is matched by only one other power on earth, and that one is Heaven-born. I mean *Christianity*, which aspires to embrace the world in a yet nobler fraternity. And the time is coming when commerce itself shall lend its best agencies to Christianity's holy mission; then the cords of the great net-work shall not only thrill with the vibrations of intelligence, and quiver with the pulses of mere self interest, but shall tremble and glow with electric Christian sympathy, and commerce shall herself proclaim salvation to a dying world.

The men of old Tyre acquired the title of "merchant princes" at a period when the largest commerce of the world only traversed the Arabian Gulf, skirted the Southern coast of Asia, explored the Mediterranean, crept cautiously through the Pillars of Hercules to Britain, and possibly to the North Cape, the ultima thule of Phenician commerce.

But now look at the modern man of commerce, see how more than royal is his power, and how his financial sceptre sways all other sceptres. There are living men representing this very business called merchandise, who subsidize thrones, hold kings in debt, dictate peace or war as they close or open their purses, and bring empires to bend at their sovereign beck. Such is the ideal merchant—more royal than kings. Such is the capacity of commerce—sovereign of sovereigns.

This view of the large relations of the merchant's calling is suggested by the thought of that extremely opposite relation—a merchant in poverty.

And now let us consider how it is that one who represents such high interests can be brought so low.

Remember, then, that while the merchant deals with grand relations, he likewise deals with grand uncertainties. For the successful issues of commerce depend one and all, upon the

merest contingencies in the world. They require the whole consent of the elements, of wind and wave and flame, prosperous skies and favoring seas. A squall may dismast a squadron, or a storm dash it upon a lee shore. A head wind or a calm may equally after-date the market, spoil the cargo, and frustrate the voyage. And these incidents of weather and tide and time, are accountable to no man, and by no man to be accounted for.

There are other causes besides, which render the success of commerce not less precarious—the hostilities of nations, their tastes, their whims, their fashions, which often determine the question whether the market shall be overstocked, and the voyage turn to a dead loss, or whether the supply shall meet a hungry demand, and the merchant meet a fortune. Then how profoundly involved in the interests of commerce are the principles of political economy, not yet a science, if indeed it ever shall be such, and that ever shifting, treacherous contingency, the *currency*, unstable as water, whose ebbs and flows outmatch the sea-tides in change, and whose changes seem so causeless that it is safe to refer them to the moon. Is there a man to explain the currency; if there be, let him rise and be known.

Yet one more contingency of commerce, which I am glad that our friend who first addressed you has shown to be not such a mere contingency as we might suppose, is the integrity of men. Trace out the enterprises of the merchant, and you find their success to hang upon the several loops of this man's honesty, and that man's truthfulness; of the enlightened self-interest of one, and of another's fealty to his conscience and his God. Treasure upon treasure, cargo after cargo, the accumulated wealth of year-long toil and thought, are thus set adrift upon the uncertainty of man's trust in man. Whether it shall sink or swim—who dares predict? It is a sublime exhibition of humanity, no doubt, this mutual confidence. But it is a huge uncertainty after all—perhaps the crowning doubt of all the insecurities of commerce.

It is because of these insecurities, however, that the princeliest merchant may become a pauper—broken—dependent—needing

a fund for charity. And thus it is that the two ideas, which seem incongruous at first, come to be mixed up as one in the title and object of the "Merchants Fund Association."

Since it is so easy, then, for a merchant, even the most enterprising, to become bankrupt and dependent; and since it is almost necessary that some should become so; surely this Association is not called upon to justify its own establishment. It ought not to come before the world and by the mouths of its advocates ask pardon for daring to be. The wonder is, that it should stand alone among the institutions and in the annals of the commercial world, and that in the widest survey we can make of merchant life the world over; this single Association in this single city of Philadelphia, rises like a Corinthian column in the desert, a solitary and beautiful monument of the fraternal sympathy of merchants for each other.

The peculiar value of this charity arises from the peculiarity of those circumstances and that condition which it is designed to relieve. For the poverty of a reduced merchant is a very peculiar poverty. It is not like the poverty to which a man is born, and in which he grows up. This is hardly an evil, or if it be, it is good for a man that he bear its yoke in his youth—better, I sincerely believe, than if he bore it not. A poor young man neither demands nor engages sympathy. His energies are stimulated by difficulty, and gather force by restriction. As obstacles are piled up in his way, he vaults to the top and finds a new starting point for fresh endeavor, till at length he stands aloft in firm and self-erected sufficiency.

Now take that man and reduce him again to his early poverty, and how do you change the story? I have observed more than once, that a single failure in mercantile life incites rather than impairs the energies of a man. He will greet you on the morning after with a cheery, "All right! the world is before me, I will make it all good yet." A second time he may face the storm of disaster and set his face against it like a flint. But there his courage reaches its maximum. For let the calamity fall again,

and he succumbs. There seems to be by a law of the human constitution, a certain critical period at which its overstrained energies explode—a culminating point, beyond which the career is one of inevitable and fatal decline, when the poor disappointed aspirant can only fold his hands and give himself up to abject and total defeat.

I know of nothing more touching to human sensibilities than such an exhibition; and the melancholy impression is deepened when you remember that the downcast man is not alone in his fall. He has been the prop and maintenance of a dependent family, who cling to him lovingly like a vine to its protecting tree. In his fall they fall, are crushed and bleed. Their sorrow reduplicates his own. Is it strange that his agony should seem greater than he can bear, and his horizon grow black with gloom, his recollections sad, his consciousness painful, and his anticipations desperate and woebegone?

Now since this is the liability of every merchant, why, on the economical principle alone of mutual insurance, is not every merchant a member of this Association?

Or if it be the liability only of a few, then why not on a purer—a divine principle—the principle of fraternity—of fellowship—of *sympathy*? Sympathy! a Christ-like quality—love's power of reducing pain by division, and lightening anguish by borrowing; the strong hand laid against the over-swollen heart to hold from bursting and death.

The experiment has been sometimes tried of maintaining life in a person who is dying of inanition by injecting into his veins the fresh blood from a healthy and more vigorous frame. Like this, but infinitely more successful, is the moral transfusion which is wrought by human sympathy injecting the very life of our hearts into the heart of hearts of the sufferer, and exalting his nature with almost the strange power of a resurrection.

Such is the work and the power of this Association. Can a word be spoken to induce you to press on? Need a word be spoken to induce you to hold on? Let the Association lengthen

its cords and strengthen its stakes, and God speed it far and long.

All honor be to it and to the city that conceived and begat it, verifying thereby its title of Brotherly Love.

May the time come speedily when the divine contagion of your noble example shall spread itself to other Cities and States; everywhere where commerce is—for *there* are always to be found the stranded wrecks of fortune in the form of suffering, decayed and despairing merchants.

And as they receive their daily tribute of sympathetic comfort, they will be able to trace back the streams of blessing to their source, which is here and now the Merchants' Fund Association of Philadelphia.

God bless it !

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